

# WASHINGTON METROPOLITAN AREA DISTRICT OFFICE

## Fiscal Year 2006 Loan Information

**LOANS AS OF: September 30, 2006**

**TOP FIVE RANKING**

**BY CATEGORY**

			YTD		
	LENDER		LOANS	\$AMT	
1	BANK OF AMERICA	PLP	256	\$7,364,500	
2	PNC BANK, N.A.	PLP	209	\$51,931,700	<b>COMMUNITY BANKS</b>
3	INNOVATIVE BANK	PLP	149	\$1,565,000	1. EagleBank
4	M & T BANK	PLP	118	\$9,568,800	2. Cardinal Bank, N.A.
5	BUSINESS FINANCE GROUP	CDC	99	\$68,261,000	3. The Adams National Bank
6	ENTERPRISE DEV. GROUP	MIC	68	\$990,820	4. Access National Bank
7	CAPITAL ONE FINANCIAL CORP.	PLP	59	\$2,375,000	5. Millennium Bank
8	BRANCH BANKING & TRUST (BB&T)	PLP	52	\$9,002,600	
9	SUNTRUST BANK	PLP	34	\$2,993,000	
10	PROVIDENT BANK OF MARYLAND	PLP	29	\$3,485,000	<b>REGIONAL BANKS</b>
11	EAGLEBANK	PLP	26	\$8,055,300	1. Provident Bank of Maryland
12	SANDY SPRING BANK	PLP	20	\$3,034,300	2. Sandy Spring Bank
13	CIT SMALL BUSINESS LENDING	PLP	19	\$7,165,600	3. Mercantile Potomac Bank
14	HANMI BANK	PLP	17	\$9,661,000	4. Sovereign Bank.
15	CENTER BANK	PLP	17	\$5,247,000	5. SonaBank, NA
16	CITIBANK FSB	PLP	17	\$661,000	
17	BANCO POPULAR, NA	PLP	15	\$6,910,500	<b>NATIONAL BANKS &amp; NON-BANK LENDERS</b>
18	COMMERCE BANK, N.A.	PLP	15	\$4,680,300	1. Bank of America
19	CARDINAL BANK, N.A.	PLP	15	\$2,278,100	2. PNC Bank, N.A.
20	UNITI BANK	PLP	13	\$4,637,000	3. Innovative Bank
21	MERCANTILE POTOMAC BANK	PLP	13	\$2,342,000	4. M & T Bank
22	WELLS FARGO, NA	PLP	13	\$420,000	5. Capital One Financial Corp.
23	WACHOVIA BANK, N.A.	PLP	10	\$7,251,300	
24	THE ADAMS NATIONAL BANK	PLP	10	\$4,483,900	
25	BUSINESS LOAN CENTER, (BLX)	PLP	10	\$286,000	<b>CERTIFIED DEVELOPMENT COMPANIES</b>
26	SUPERIOR FINANCIAL GROUP, LLC	REG	9	\$60,000	1. Business Finance Group
27	CHESAPEAKE BUSINESS FINANCE CORP	CDC	8	\$7,629,000	2. Chesapeake Business Fin
28	PRINCE GEORGE'S COUNTY FSC	CDC	8	\$2,550,000	3. Prince George's County FSC
29	ACCESS NATIONAL BANK	PLP	7	\$1,989,000	4. Rappahannock EDC
30	WOORI AMERICA BANK	PLP	5	\$5,430,000	5. Mid-Atlantic Business Fin.
31	WILSHIRE STATE BANK	REG	5	\$3,383,000	
32	MILLENNIUM BANK	PLP	5	\$2,138,000	
33	UNITED CENTRAL BANK	PLP	5	\$1,365,000	<b>504 - FIRST TRUST</b>
34	NEWTEK SMALL BUSINESS FINANCE	PLP	5	\$1,150,000	1. Bank of America
35	WHEELER CREEK CDC	MIC	5	\$30,000	2. Branch Banking & Trust (BB&T)
36	COMERICA BANK	PLP	4	\$895,400	3. Access National Bank
37	RAPPAHANNOCK ECONOMIC DEVELOPMENT CORPO	CDC	3	\$2,739,000	4. Virginia Commerce Bank
38	NARA BANK	PLP	3	\$1,920,000	5. Cardinal Bank, N.A.
39	NCB, FSB	PLP	3	\$1,645,000	
40	SOVEREIGN BANK	PLP	3	\$750,000	

41	MAINSTREET BANK	REG	3	\$540,000	<b>MICROLENDERS (MIC)</b> 1. Enterprise Dev. Group 2. Wheeler Creek CDC 3. WACIF 4. Latino Econ. Dev. Corp.
42	SUSQUEHANNA PATRIOT BANK	PLP	2	\$2,100,000	
43	SONABANK N.A.	PLP	2	\$1,650,000	
44	COMMUNITY SOUTH BANK	PLP	2	\$1,100,000	
45	CHEVY CHASE BANK, FSB	PLP	2	\$580,000	
46	STEARNS BANK NA	PLP	2	\$578,000	
47	HOWARD BANK	PLP	2	\$535,000	
48	COMMERCEFIRST BANK	PLP	2	\$470,000	
49	VIRGINIA HEARTLAND BANK	REG	2	\$200,000	
50	FIRSTTRUST SAVINGS BANK	PLP	2	\$120,000	
51	RESOURCE BANK	PLP	2	\$95,000	
52	BUCS FEDERAL	REG	1	\$1,900,000	
53	K BANK	PLP	1	\$1,200,000	
54	THE COLUMBIA BANK	PLP	1	\$750,000	
55	GREATER BAY BANK, N.A.	REG	1	\$611,900	
56	TEMECULA VALLEY BANK	PLP	1	\$606,200	
57	LEHMAN BROTHERS BANK, FSB	PLP	1	\$493,000	
58	OCEAN BANK FSB	PLP	1	\$459,000	
59	UPS CAPITAL BUSINESS CREDIT	PLP	1	\$405,000	
60	IRWIN FRANCHISE CAPITAL CORPORATION	REG	1	\$200,000	
61	SECURITY ONE BANK	REG	1	\$200,000	
62	THE FAUQUIER BANK	REG	1	\$150,000	
63	SPECTRUM BANK	REG	1	\$140,000	
64	COMMONWEALTH BUSINESS BANK	REG	1	\$105,000	
65	TELESIS COMMUNITY CU	PLP	1	\$50,000	
66	ALLIANCE BANK	REG	0	\$0	
67	AMERICAN BANK	REG	0	\$0	
68	ASIA BANK	REG	0	\$0	
69	BANKANNAPOLIS	REG	0	\$0	
70	CAPITAL BANK, N.A.	REG	0	\$0	
71	CHB AMERICA BANK	PLP	0	\$0	
72	CITIZENS NATIONAL BANK	REG	0	\$0	
73	CITY FIRST BANK OF DC, N.A.	REG	0	\$0	
74	COLOMBO BANK	REG	0	\$0	
75	COMMUNITY BANK - TRI COUNTY	REG	0	\$0	
76	FIRST HORIZON BANK	REG	0	\$0	
77	FIRST LIBERTY BANK	REG	0	\$0	
78	GE CAPITAL SMALL BUS. FIN.	PLP	0	\$0	
79	GREATER ATLANTIC BANK	REG	0	\$0	
80	INDEPENDENCE FSB	REG	0	\$0	
81	INDUSTRIAL BANK, N.A.	REG	0	\$0	
82	JAMES MONROE BANK	REG	0	\$0	
83	LATINO ECON. DEV. CORP.	MIC	0	\$0	
84	MAINSTREET LENDER, LLC	PLP	0	\$0	

85	MARSHALL NATIONAL BANK	REG	0	\$0
86	MARYLAND BANK AND TRUST, N.A.	REG	0	\$0
87	MID-ATLANTIC BUSINESS FINANCE	CDC	0	\$0
88	MID-ATLANTIC FED CREDIT UNION	REG	0	\$0
89	PENTAGON FED CREDIT UNION	REG	0	\$0
90	POTOMAC BANK OF VIRGINIA	REG	0	\$0
91	REGAL BANK & TRUST	REG	0	\$0
92	THE BUSINESS BANK	REG	0	\$0
93	THE FREEDOM BANK OF VA	REG	0	\$0
94	THE HARBOR BANK OF MARYLAND	REG	0	\$0
95	THE MARATHON BANK	REG	0	\$0
96	THE PATAPSCO BANK	REG	0	\$0
97	UNITED BANK	REG	0	\$0
98	VALLEY NATIONAL BANK	PLP	0	\$0
99	VIRGINIA COMMERCE BANK	REG	0	\$0
100	WACIF	MIC	0	\$0

TOTAL			1345	\$272,541,400
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#### **MICROLENDERS (MIC)**

ENTERPRISE DEV. GROUP	MIC	68	\$990,820
LATINO ECON. DEV. CORP.	MIC	0	\$0
WACIF	MIC	0	\$0
WHEELER CREEK CDC	MIC	5	\$30,000

GRAND TOTAL			1418	\$273,562,220
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**National Bank** - Operates in multi-geographic regions

**Regional Bank** - Operates throughout an entire geographic region i.e., Wash Metro area and adjacent geographic areas

**Community Bank** - Includes all other banks which normally operate in smaller geographic territories than do National and Regional Banks

**Preferred Lenders (PLP)** - 24 Hours expedited Loan Processing

**Regular Lenders (REG)** - Not preferred, regular Loan Processing

**Certified Development Companies (CDC)** - Loan Processing for fixed asset loans (504 Loan Program)

**Micro Lenders (MIC)** - Loans up to \$35,000